

"Financial Literacy and Classroom Management Practices on Teaching Engagement of Teachers"

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ABSTRACT

This study examined the relationship between financial literacy, classroom management, and teaching engagement among 200 public school teachers in Kitaotao II and III District during the 2024–2025 school year's fourth quarter. Using a descriptive-correlational design and survey data, it assessed teachers' skills in budgeting, debt, investing, savings, behavior management, parent collaboration, and planning, alongside their emotional, social, assessment, and professional growth engagement. The research aimed to identify how financial literacy and classroom management influence teaching engagement and determine the strongest predictors to support strategies for improving teacher performance and professional development in the district. The study of teachers in the Kitaotao II and III District reveals that strong financial literacy—especially in managing debt, saving, budgeting, and investing—alongside effective classroom management, particularly parent collaboration and lesson planning, significantly enhances teacher engagement and performance. Teachers demonstrate confidence in handling financial matters and classroom challenges, fostering positive learning environments and serving as role models for students. The findings highlight that these factors collectively explain 43% of the variation in teacher engagement, emphasizing the critical role of financial education, parent-teacher partnerships, and strategic planning in promoting teacher motivation, job satisfaction, and overall effectiveness.

Keywords: teacher, financial education, parental involvement, social engagement, cognitive engagement,

Teaching involves more than mastering subject content; it requires readiness to face diverse professional challenges. National statistics reveal a significant issue: many teachers experience high stress and leave the profession within a few years (National Center for Education Statistics, 2024). A major factor contributing to this trend is low teacher engagement, which not only affects retention but also student learning outcomes.

Research shows that teachers who feel financially stable and confident in classroom management tend to be more engaged, leading to greater job satisfaction and effectiveness. This study explores how financial literacy and classroom management skills influence teaching engagement, aiming to identify strategies to better support educators and foster positive learning environments.

Enhancing financial literacy helps reduce financial stress, allowing teachers to focus their energy on teaching. Similarly, effective classroom management creates a calm, supportive atmosphere that benefits both teachers and students, reducing burnout and frustration. Together, these skills build teacher confidence, motivation, and sustained engagement.

Financial literacy reduces money-related worry and improves decision-making (Xiao et al., 2015). Teachers with strong financial knowledge are more likely to invest effort in lesson planning and professional development, enhancing teaching quality and relationships with students (Smith & Doe, 2019).

This study employs a quantitative approach supplemented by open-ended survey questions to capture teachers' experiences and coping strategies across diverse settings. By examining the intersection of financial literacy and classroom management, the research aims to provide actionable recommendations for improving teacher well-being and engagement.

Despite evidence linking these factors to engagement, limited research has examined their combined impact. This study addresses that gap and will share findings with policymakers, school administrators, and teacher training institutions to inform targeted support programs.

LITERATURE REVIEW

Financial Literacy of Teachers

Financial literacy allows a person to make better and more informed financial decisions (e.g., savings and investment, retirement planning). Consequently, these decisions contribute to improving the overall welfare of individuals and their respective households. Studies on financial literacy have pointed out that, for financial literacy to be deeply imbibed in the financial behavior of individuals, it has to be taught and learned at a young age. (Kobliner 2017) observes that, at age three, children can understand basic money concepts, and by age seven, many of their money habits are already set. Thus, adults, particularly parents and teachers, play a crucial role in shaping financially literate individuals and in nurturing a healthy financial culture in society.

Knowledge of Budgeting

Financial literacy and effective budgeting are essential skills that can significantly impact our financial well-being and future stability. Understanding strategies on how to save money and making informed financial decisions is crucial in achieving your goals in financial planning. In this blog post, we will explore five valuable tips to help you improve your financial literacy and how to budget. Nisa Foundation. (2024).

Knowledge of Debt

According to the study of Jiang and Dunn (2023), that young people had higher level of debts, spent more money on credit cards, and tended to pay off bills relatively slowly compared to the previous generation at the same stage of life due to stagnating wages, low incomes, and paying off education fees. Easier access to credit and more permissive attitudes to debt as potentially contributing to young people's financial problems.

Knowledge of Investment

Financial literacy is essential for making informed investment decisions. It is crucial to understand key investment components like interest rates, price levels, diversification, risk mitigation, and indexes to ensure favorable investments. To become financially literate, an individual must learn about key components in regards to investing. Some of the components that should be learned to ensure favorable investments are interest rates, price levels, diversification, risk mitigation, and indexes. (Corporate Finance Institute, 2024).

Knowledge on Savings

Knowledge of savings consistently highlights the critical role of financial literacy in shaping saving behaviors. Financial literacy encompasses both basic and advanced knowledge of financial concepts such as compound interest, inflation, risk diversification, and time value of money, which are foundational to effective saving decisions (Boisclair, Lusardi, & Michaud, 2017. Various studies have analyzed the factors that influence individuals' saving behavior and highlighted the role of financial literacy (Cupák, Kolev and Brokešová 2019).

Classroom Management Practices

Classroom management is a systematic, structured concept used by teachers to encourage the growth and creation of the learning environment needed so that students can receive various information and knowledge measurably (Aydin & Karabay, Citation2020). This behavioristic assumption then becomes an argument for teachers to apply positive strategies as a useful concept to discipline students. This strategy is, of course, effective, so it can stimulate students to behave in a pattern that teachers want and agree upon in one education system. Teachers can apply various methods to ensure students behave positively in this context. For example, rewarding good behavior and helping students understand the consequences of their actions. This strategy is

certainly useful and aligns with the ideal goal of building a positive relationship between teachers and students (Kapur, Citation2018; Lopes & Oliveira, Citation2017).

Classroom Behavior

In order to create a positive learning environment, effective classroom management involves managing student behavior in a proactive and constructive manner. By implementing the right strategies and techniques, teachers can address and redirect disruptive behavior, maintaining a harmonious and productive classroom atmosphere. By managing student behavior effectively, teachers create a conducive learning environment where students can thrive academically and socially. Implementing these strategies will not only promote discipline in the classroom but also foster a positive and supportive atmosphere that benefits both teachers and students. Satchel. (2024,).

Working with parents

Teachers must collaborate and communicate with many groups of people to help their students excel, and one of the most crucial audiences is parents and guardians. By working together, teachers and parents can ensure children are given the support they need to succeed. Quality educators understand the vital role communication plays in forging strong relationships with parents and guardians. These successful teachers have strategies for dealing with parents, even the more difficult ones, so their common goal can be achieved: putting students first.

Planning and support

Establishing classroom rules and expectations is fundamental for creating a structured learning environment. Clearly outlining expectations from the first day of school sets the tone for behavior and academic engagement. Lesson planning with clear objectives and engaging activities supports effective instruction and classroom management. Planning lessons that are relevant, challenging and use differentiation strategies helps maintain student interest and participation. For example, incorporating interactive technology, cooperative learning tasks, or hands-on experiments aligns with students' diverse learning needs and preferences, leading to a more dynamic and orderly classroom environment. Third Space Learning. (2025).

Teaching Engagement

A 2022 study focused on teacher engagement in online English as a Foreign Language (EFL) classrooms found that teacher engagement—comprising cognitive, emotional, and social dimensions—positively influences students' English achievement. This effect is mediated by students' autonomous motivation and positive academic emotions such as enjoyment. The study highlights that teacher engagement fosters a supportive and motivating online learning atmosphere, which in turn enhances student learning outcomes. It also underscores the importance of teacher training programs that emphasize emotional connection and engagement strategies in online settings (Zhang et al., 2022).

Emotional Engagement

Zhu, Y., & Li, S. (2025) examined how emotional, cognitive, and behavioral engagement affect academic success among physical education students. The findings revealed that emotional engagement, alongside cognitive and behavioral engagement, positively influences academic outcomes by fostering deeper study approaches and greater persistence in learning tasks. This underscores the importance of creating emotionally supportive environments to promote successful learning. Teacher emotional support has also been shown to play a crucial role in enhancing students' emotional engagement. Wang and Li (2025) found that teacher emotional support not only directly predicts learning engagement but also does so indirectly by boosting students' academic self-efficacy and resilience. Their research, grounded in Self-Determination Theory, highlights that students who perceive higher emotional support from teachers are more likely to be engaged, confident, and persistent in their academic pursuits.

Social Engagement – Colleagues

Fostering a culture of collaboration and teamwork is essential to boosting employee engagement. When employees feel their contributions matter and that they belong to a cohesive group, engagement levels rise significantly. Initiatives such as team-building activities, cross-departmental projects, and creating spaces for informal interactions—both physical and virtual—help deepen relationships and mutual respect among colleagues. Such social engagement promotes innovation, productivity, and a strong organizational culture. Flexible work arrangements and technology integration also play a role in facilitating social engagement among colleagues. Allowing employees autonomy over work schedules and locations, supported by effective communication tools, helps maintain social connections and collaboration in hybrid or remote work settings. This flexibility demonstrates organizational respect for employees' work-life balance, enhancing loyalty and engagement (Gallup, 2025).

Cognitive Engagement

Cognitive engagement, which involves active intellectual participation through critical thinking, problem-solving, and deep learning strategies, has been shown to predict academic success significantly. Gupta and Sharma (2020) reported that adolescents exhibiting high cognitive engagement consistently performed better academically, highlighting the importance of fostering intellectual curiosity and rigorous cognitive processes within educational settings. Recent literature continues to affirm the central role of cognitive engagement in academic achievement across educational levels. Cognitive engagement, characterized by students' investment in learning, use of deep learning strategies, and persistent intellectual effort, has been shown to strongly predict academic success. Das, Deka, and Sharma (2025) found that both affective and cognitive engagement are significant predictors of academic performance among high school students, with moderate levels of cognitive engagement associated with the highest academic outcomes. Their findings also highlight notable gender differences, with female students generally exhibiting higher cognitive engagement and academic achievement.

Social Engagement – Students

Social engagement among students is widely recognized as a key factor in supporting academic success, motivation, and overall well-being. In learning environments it encompasses a variety of indicators, including peer interaction, collaborative learning activities, and shared knowledge building. For instance, Bond and Bergdahl (2022) highlight that social engagement involves collaborating and interacting with teachers and peers, asking for help, and caring for others, all of which contribute to a richer learning experience. Bowden et al. (2021) conceptualize social engagement as a student's positive investment across multiple dimensions-social, cognitive, emotional, and behavioral-when interacting with their institution and its members, including peers, staff, and faculty.

The study was conducted to assess the financial literacy and classroom management practices and teaching engagement of teachers.

The respondents of the study consisted of 200 teachers who were currently employed in public elementary and secondary schools within the Kitaotao II and III District in Bukidnon Northern Mindanao Philippines. These participants were selected based on their willingness to take part in the research. The data collection took place during the fourth quarter of the School Year 2024–2025. Notably, the study achieved a 100% retrieval rate of the research instruments, indicating full participation and response from all targeted teachers in the district. This comprehensive involvement enhances the reliability and representativeness of the study's findings.

The study found that teachers in the Kitaotao II and III District possess a strong grasp of key financial skills such as managing debt, saving, budgeting, and investing. Their confidence in handling debt and savings stands out, especially since many people face challenges in these areas. This financial knowledge not only helps teachers manage their own money wisely but also enables them to serve as positive role models who can teach these important skills to their students. By doing so, they contribute to fostering a culture of financial responsibility in their communities. These findings highlight the need to include financial education in teacher training programs, ensuring that educators are equipped to help future generations develop healthy financial habits.

Teachers in the Kitaotao II and III districts show strong skills in managing their classrooms, especially in handling student behavior, working with parents, and planning lessons. They feel sure about keeping order and fairness in class, though they know some challenges need ongoing attention. Teachers involve parents by working together, visiting homes, sharing behavior plans, and teaching parents how to help their children learn at home, which helps improve student behavior and success. They also focus on good planning, working well with other teachers, continuing to learn new skills, and creating a friendly and organized school environment with support from teacher aides. Overall, these teachers are effective, but they need to keep working on teamwork, planning, and parent involvement to maintain a positive and productive place for students to grow and learn.

The data shows that teachers in Kitaotao II and III District are highly engaged in their work, both emotionally and mentally, and have strong social connections with colleagues and students. Teachers report loving their job, feeling happy and excited about teaching, and putting a lot of effort and focus into planning and delivering lessons. They also value teamwork, help each other, and build positive relationships with their coworkers, which creates a supportive work environment. In the classroom, teachers show warmth, care, and empathy towards students, making students feel valued and motivated to learn. Research supports that this high level of engagement from teachers leads to better student motivation, confidence, and academic success. Overall, the findings highlight the importance of supporting teachers' emotional well-being, encouraging teamwork, and fostering positive relationships in schools to create a happy and effective learning environment for everyone.

The correlation analysis among public elementary and secondary school teachers in Kitaotao II and III District shows a strong and clear link between how engaged teachers are and their financial literacy and classroom management skills. Teachers who understand money matters well-such as budgeting, debt, investing, and saving-tend to be more involved and perform better in their teaching. Good classroom management, especially working well with parents and having solid planning and support, also strongly connects to higher teacher engagement by creating a positive and organized learning environment. While student behavior has a smaller but still important connection, the strongest links are with parent collaboration and planning. These results prove that both financial knowledge and classroom management play important roles in helping teachers stay motivated and effective. Therefore, the study rejects the idea that there is no relationship between teaching engagement and these factors, showing they are key to teacher success and growth.

The analysis reveals that teaching engagement is strongly influenced by three key factors: collaborating with parents, financial literacy-particularly knowledge of investments-and effective classroom planning and support. Among these, working closely with parents stands out as the most powerful predictor, as strong parent-teacher partnerships not only enhance student success but also significantly boost teachers' motivation and sense of purpose. Financial literacy helps teachers reduce financial stress and increases their confidence, enabling them to focus more fully on their professional responsibilities. Meanwhile, careful lesson planning and classroom management equip teachers to meet the diverse needs of their students, fostering a positive learning environment and greater job satisfaction. Together, these factors explain 43% of the differences in how engaged teachers feel in their work, highlighting their vital role in promoting teacher commitment and effectiveness.

CONCLUSION

The following conclusions were drawn out from the findings of the study.

The study clearly demonstrates that teachers in the Kitaotao II and III District possess strong financial skills, particularly in managing debt and savings, which are often challenging areas for many individuals. Their financial competence not only benefits their personal money management but also positions them as valuable role models who can effectively impart these essential skills to their students. This underscores the importance of integrating financial education into teacher training programs to empower educators in fostering financial literacy and responsibility among future generations, ultimately contributing to stronger, more financially aware communities. Teachers in the Kitaotao II and III districts are good at managing their classrooms by keeping order, handling student behavior fairly, and planning lessons carefully. They work well with parents by visiting homes, sharing plans to improve behavior, and teaching parents how to support their children's learning, which

helps students do better in school. These teachers also keep learning new skills and cooperate with their colleagues, while teacher aides help create a friendly and organized school environment. Although they are doing well, they still need to improve teamwork, plan lessons more thoroughly, and involve parents even more to make the school a better place where students can grow and learn successfully.

The data show that teachers in Kitaotao II and III districts are very involved and interested in their work. They enjoy teaching, put a lot of effort into planning lessons, and feel happy and excited about their job. They also work well with their coworkers, helping each other and creating a friendly workplace. In the classroom, they are kind and caring toward students, which makes students feel important and eager to learn. Research supports that when teachers are this engaged, students become more motivated, confident, and do better in school. These findings highlight how important it is to support teachers' emotional health, encourage teamwork among staff, and build strong, positive relationships between teachers and students to create a happy and effective learning environment for everyone.

The analysis shows a strong connection between teachers' engagement and their financial literacy as well as classroom management skills in Kitaotao II and III districts. Teachers who understand money matters like budgeting, debt, investing, and saving tend to be more involved and perform better in their teaching. Good classroom management—especially working closely with parents and having clear plans and support—also links strongly to higher teacher engagement by creating a positive and organized learning space. While student behavior has some influence, the biggest factors are teamwork with parents and careful planning. These results prove that financial knowledge and classroom management are important for keeping teachers motivated and effective. Therefore, the study rejects the idea that there is no relationship between teacher engagement and these factors, showing they are key to teacher success and growth.

The analysis underscores that strong working with parents, solid financial literacy especially investment knowledge and effective classroom planning are crucial drivers of teacher engagement. Among these, parent-teacher partnerships play the most significant role in enhancing both student success and teacher motivation. By addressing financial well-being and fostering well-organized classrooms, schools can support teachers' commitment and effectiveness, ultimately creating a more positive and productive educational environment.

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